

## MULTIPLE COMMON BOND FEDERAL CREDIT UNION EXPANSIONS

1/1/2005      Through      8/31/2005

Region	I	II	III	IV	V	TOTAL
Number of Credit Unions	116	181	168	108	111	684
Number of Groups Added	791	1,476	1,772	537	1,188	5,764
200 and Less	670	1,306	1,580	447	1,035	5,038
201-500	61	82	100	53	79	375
501-1,000	34	44	45	17	38	178
1,001-1,500	7	11	15	8	16	57
1,501-2,000	5	5	11	4	4	29
2,001-2,999	9	12	7	4	11	43
3,000 and over	5	16	14	4	5	44
Potential New Members	145,977	313,847	761,563	108,979	183,521	1,513,887
Average Size of Groups Added	185	213	430	203	154	263
Applications Denied	0	13	1	4	6	24
Deferrals*	46	56	52	13	23	190
Groups Denied of 3,000 and over	0	1	0	1	2	4
Groups Deferred of 3,000 and over	13	8	12	3	4	40
Largest Approved	16,500	36,000	367,472	20,000	25,000	

\*This number represents the total number of deferrals processed upon initial receipt of an expansion request. Some of these initial deferrals were subsequently approved or denied.

**ASSET SIZE DISTRIBUTION  
OF MULTIPLE COMMON BOND FEDERAL CREDIT UNIONS ADDING GROUPS \*\***

<b>Assets of FCUs</b>	<b>Number of CUs</b>	<b>Number of Groups</b>	<b>Percent of Groups</b>	<b>Potential Members</b>	<b>Percent of Members</b>
<b>Under \$2 million</b>					
Region I	1	1	0%	12	0%
Region II	3	3	0%	14	0%
Region III	1	1	0%	220	0%
Region IV	4	10	2%	710	1%
Region V	2	3	0%	34	0%
<b>Total under \$2 million</b>	<b>11</b>	<b>18</b>	<b>0%</b>	<b>990</b>	<b>0%</b>
<b>\$2-10 million</b>					
Region I	12	20	3%	2,113	1%
Region II	24	47	3%	2,780	1%
Region III	17	29	2%	4,397	1%
Region IV	20	29	5%	15,579	14%
Region V	9	18	2%	1,924	1%
<b>Total \$2-10 million</b>	<b>82</b>	<b>143</b>	<b>2%</b>	<b>26,793</b>	<b>2%</b>
<b>\$10-20 million</b>					
Region I	21	41	5%	12,817	9%
Region II	20	51	3%	4,672	1%
Region III	18	60	3%	31,234	4%
Region IV	16	51	9%	3,726	3%
Region V	9	12	1%	3,974	2%
<b>Total \$10-20 million</b>	<b>84</b>	<b>215</b>	<b>4%</b>	<b>56,423</b>	<b>4%</b>
<b>\$20-50 million</b>					
Region I	35	109	14%	23,296	16%
Region II	39	114	8%	16,950	5%
Region III	38	117	7%	32,849	4%
Region IV	20	59	11%	8,585	8%
Region V	24	88	7%	37,888	21%
<b>Total \$20-50 million</b>	<b>156</b>	<b>487</b>	<b>8%</b>	<b>119,568</b>	<b>8%</b>
<b>\$50-75 million</b>					
Region I	6	27	3%	5,475	4%
Region II	22	123	8%	26,111	8%
Region III	16	57	3%	22,482	3%
Region IV	10	42	8%	4,153	4%
Region V	12	34	3%	19,134	10%
<b>Total \$50-75 million</b>	<b>66</b>	<b>283</b>	<b>5%</b>	<b>77,355</b>	<b>5%</b>
<b>Over \$75 million</b>					
Region I	41	593	75%	102,264	70%
Region II	77	1,138	77%	263,320	84%
Region III	80	1,508	85%	670,381	88%
Region IV	40	346	64%	76,226	70%
Region V	57	1,033	87%	120,567	66%
<b>Total Over \$75 million</b>	<b>295</b>	<b>4,618</b>	<b>80%</b>	<b>1,232,758</b>	<b>81%</b>
<b>GRAND TOTALS</b>	<b>694</b>	<b>5,764</b>	<b>100%</b>	<b>1,513,887</b>	<b>100%</b>

\*\* The Asset Distribution Report reflects the assets of the credit union at the time the group was added. Since the asset size of a credit union may change during the course of the year, some credit unions are counted in this report more than once.

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION I**

From 1/1/2005 through 8/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	116
Number of SEGs Added to FCU Charters	791
Total Number of Potential New Members	145,977
Number of Denials	0
Number of Deferrals (Request Incomplete)	46
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	9
Number Denied	0
Total Potential Members of Largest SEG Added	16,500
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	670
201-500 Members	61
501-1,000 Members	34
1,001 - 1,500 Members	7
1,501 - 2,000 Members	5
2,001 - 2,999 Members	9
3,000 and Over Members	5

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION II**

From 1/1/2005 through 8/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	181
Number of SEGs Added to FCU Charters	1,476
Total Number of Potential New Members	313,847
Number of Denials	13
Number of Deferrals (Request Incomplete)	56
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	16
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	12
Number Denied	0
Total Potential Members of Largest SEG Added	36,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,306
201-500 Members	82
501-1,000 Members	44
1,001 - 1,500 Members	11
1,501 - 2,000 Members	5
2,001 - 2,999 Members	12
3,000 and Over Members	16

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION III**

From 1/1/2005 through 8/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	168
Number of SEGs Added to FCU Charters	1,772
Total Number of Potential New Members	761,563
Number of Denials	1
Number of Deferrals (Request Incomplete)	52
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	14
Number Denied	0
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	7
Number Denied	0
Total Potential Members of Largest SEG Added	367,472
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,580
201-500 Members	100
501-1,000 Members	45
1,001 - 1,500 Members	15
1,501 - 2,000 Members	11
2,001 - 2,999 Members	7
3,000 and Over Members	14

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION IV**

From 1/1/2005 through 8/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	108
Number of SEGs Added to FCU Charters	537
Total Number of Potential New Members	108,979
Number of Denials	4
Number of Deferrals (Request Incomplete)	13
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	4
Number Denied	1
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	4
Number Denied	0
Total Potential Members of Largest SEG Added	20,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	447
201-500 Members	53
501-1,000 Members	17
1,001 - 1,500 Members	8
1,501 - 2,000 Members	4
2,001 - 2,999 Members	4
3,000 and Over Members	4

**MULTIPLE COMMON BOND  
FEDERAL CREDIT UNION EXPANSIONS  
REGION V**

From 1/1/2005 through 8/31/2005

	Current Period
Number of Credit Unions Approved for FOM Expansion	111
Number of SEGs Added to FCU Charters	1,188
Total Number of Potential New Members	183,521
Number of Denials	6
Number of Deferrals (Request Incomplete)	23
With Respect to Groups of 3,000 and over Potential Members:	
Number Approved	5
Number Denied	2
With Respect to Groups between 2,001 to 2,999 Potential Members:	
Number Approved	11
Number Denied	0
Total Potential Members of Largest SEG Added	25,000
BREAKDOWN OF SEGs ADDED BY SIZE	
1-200 Members	1,035
201-500 Members	79
501-1,000 Members	38
1,001 - 1,500 Members	16
1,501 - 2,000 Members	4
2,001 - 2,999 Members	11
3,000 and Over Members	5

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